

Fill in this information to identify the case:

Debtor 1	Johnie Lee Hudson
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the: Northern District of Alabama	
(State)	
Case number 18-00588-DSC13	

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTT Trust, Series 2021 BKM-TT-V	Court claim no. (if known):
		1-2

Last 4 digits of any number you use to identify the debtor's account: 0585

Property Address: 1700 34th Ave N

Number	Street	
Birmingham, AL 35207		
City	State	Zip Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 06/01/2022 With \$135.75 in suspense
MM/ DD /YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due:
- b. Total fees, charges, expenses, escrow, and cost outstanding:
- c. **Total.** Add lines a and b.

(a) \$ _____
(b) \$ _____
(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____/_____/_____

MM/ DD /YYYY

Debtor 1

Johnie Lee Hudson

Case Number (if known)

18-00588-DSC13

First Name

Middle Name

Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Hugh Andrew Smith Date 05/31/2022
Signature

Print: Hugh Andrew Smith Bar No. ABN 3408G20C Title Bankruptcy Attorney
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street

Peachtree Corners, GA 30092
City State Zip Code

Contact phone 404-474-7149 Email: hsmith@mtqlaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Johnie Lee Hudson
1700 34th Ave North
Birmingham, AL 35207

Via CM/ECF electronic service:

Brent William Davis
Brent W. Davis & Associates, L.L.C.
Post Office Box 1808
Pelham, AL 35124

Bradford W. Caraway
P.O. Box 10848
Birmingham, AL 35202

Dated: May 31, 2022

Respectfully submitted,

By: /s/ Hugh Andrew Smith
Hugh Andrew Smith, Esq.
ABN 3408G20C

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
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Peachtree Corners, GA 30092
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E-mail: hsmith@mtglaw.com
MTG File No.: 22-001746-01